

PAYMENT-BASED SYSTEMS FOR INTERNET MUSIC**Abstract of the Disclosure**

One of the impediments to success of fee-based music downloads on the internet has been the fee. Not the amount, but the logistics. Credit cards have high transaction costs, making them unsuitable for purchases of, e.g., less than five dollars. Perhaps more importantly, much of the target audience for downloadable music is teenagers, who don't have credit cards. To redress this problem, digital tokens can be used to pay for downloaded music (or other content, such as videos, on-line games, etc.). These tokens can be exchanged by email and can be acquired in a number of teen-friendly manners, including by pre-arranged periodic disbursement (e.g., from a bank, arranged by a parent as a form of monthly allowance), given away as part of product promotions, exchanged between friends, etc.